

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Robert D. White  
Title: SYSTEM AND METHOD FOR MANAGING DEDICATED  
USE OF A CREDIT ACCOUNT

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450


Dear Sir:

**INFORMATION DISCLOSURE STATEMENT**

Applicant respectfully requests, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that the references listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified patent application. Copies of these references are enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. § 1.97(g) and (h), no representation is made that these references qualify as prior art or that these references are material to the patentability of the present application.

Respectfully submitted,

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Attorneys for Applicant

  
Jay B. Johnson  
Reg. No. 38,193

Date: 8-18, 2003

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Customer Number or Bar Code Label:

**05073**

PTO-1449		Application No. Unassigned		Applicant(s) Robert L. White			
<b>Information Disclosure Citation in an Application</b>		Docket Number 073897.0138		Group Art Unit Unassigned			
				Filing Date August 18, 2003			
<b>U.S. PATENT DOCUMENTS</b>							
		<b>DOCUMENT NO.</b>	<b>DATE</b>	<b>NAME</b>	<b>CLASS</b>	<b>SUBCLASS</b>	<b>FILING DATE</b>
	A.	2002/0082920 A1	06/27/02	Austin et al.	705	14	11/13/01
	B.	2003/0050831 A1	03/13/03	KLAYH	705	14	12/22/98
	C.	2003/0061093 A1	03/27/03	Todd	705	14	09/21/01
	D.	2003/0061097 A1	03/27/03	Walker et al.	705	14	08/12/02
	E.	2003/0097270 A1	05/22/03	Musselwhite et al.	705	1	11/16/01
	F.	2003/0105689 A1	06/05/03	Chandak et al.	705	35	11/30/01
	G.	2003/0115100 A1	06/19/03	Teicher	705	14	01/23/02

<b>FOREIGN PATENT DOCUMENTS</b>								
		<b>DOCUMENT NO.</b>	<b>DATE</b>	<b>COUNTRY</b>	<b>CLASS</b>	<b>SUBCLASS</b>	<b>TRANSLATION</b>	
							<b>YES</b>	<b>NO</b>
	H.							
	I.							
	J.							

<b>NON-PATENT DOCUMENTS</b>			
		<b>DOCUMENT (Including Author, Title, Source, and Pertinent Pages)</b>	<b>DATE</b>
	K.		
	L.		
	M.		
	N.		
	O.		
	P.		
	Q.		
	R.		
	S.		
	T.		
	U.		
	V.		

<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.